

Certificate Number: 15111-CAN-DE-015377811

Bankruptcy Case Number: 11-45655



15111-CAN-DE-015377811

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 7, 2011, at 12:19 o'clock AM EDT, Michael Ehrlich completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of California.

Date: July 7, 2011 By: /s/Keith Bukowski

Name: Keith Bukowski

Title: Teacher

Certificate Number: 15111-CAN-DE-015377809

Bankruptcy Case Number: 11-45655



15111-CAN-DE-015377809

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 7, 2011, at 12:19 o'clock AM EDT, Jenifer Kent completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of California.

Date: July 7, 2011 By: /s/Keith Bukowski

Name: Keith Bukowski

Title: Teacher